SHARESAVE 2021 **MATURITY MAP**

What will you choose next?

Discounted share price: £1.89

Jargon Buster

Capital Gains Tax A tax on the profit you make from the sale of shares.

Share Service Account An electronic account to hold your shares.

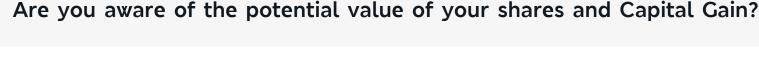
Share Schemes Microsite A web page full of educational

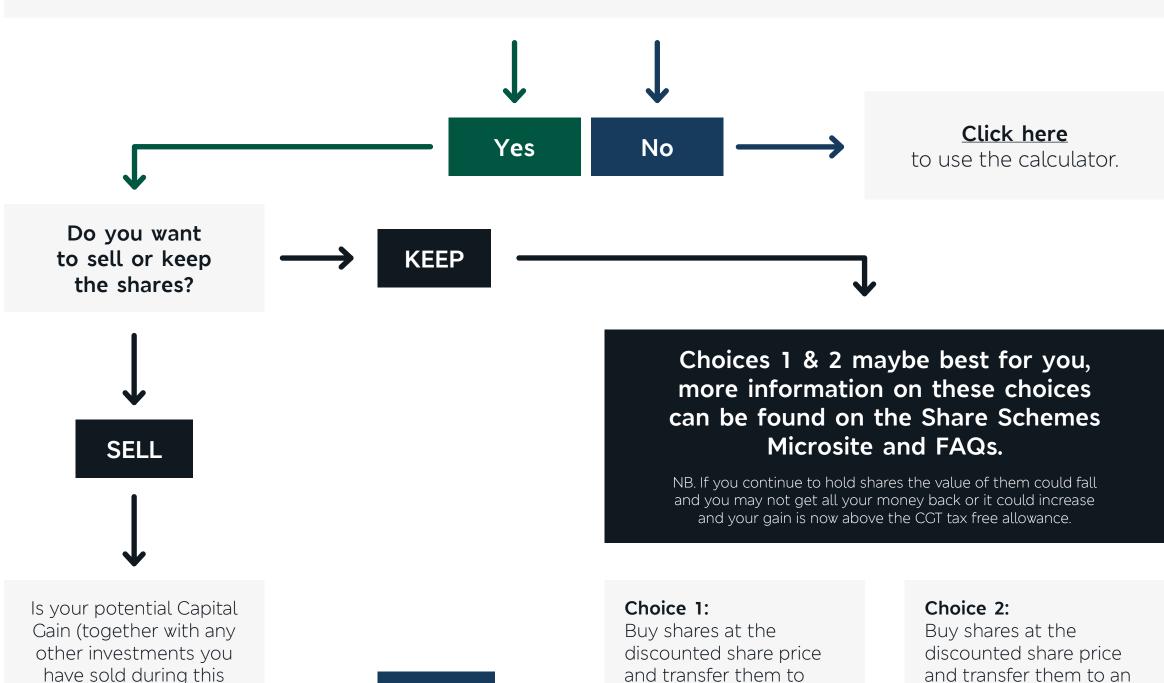
information relating to the maturity.

Share Scheme Website Can be accessed by the Share schemes microsite and is where you view your Sharesave and is

where you give your instruction. **Share Sale Service** Service offered by Equiniti Financial Services Limited where you can sell your shares by giving an instruction via the

Share schemes website.





tax year) more than the No Capital Gains Tax (CGT) tax free allowance of £3,000

Yes

This will mean that you'll

pay CGT, find out more

about CGT here.

Do you still want to sell your shares and pay CGT?

NB. Any CGT liability will need

to be paid directly to HMRC

through self-assessment.

More information on how

to do this is in the FAQs.

Yes

access to your sale proceeds by giving one instruction via the share schemes website?

Would you like quick

Key dates including the sale dates for instructions given via the Share schemes website are on the Share schemes microsite.

NB. Any sale may take more than one day to complete which means a delay to you receiving your sale proceeds.

Yes

Choice 3 maybe

best for you.

and transfer them to Marks and Spencer Share Service (Share Service). From here you can transfer to your Spouse / Civil Partner or transfer to an ISA (that isn't an EQi ISA).

This transfer to an ISA has to take place within 90 days of buying the shares to avoid a CGT liability.

Any future sale from the share service account will have a CGT liability if you have a Capital Gain that is greater than the CGT tax free allowance.

and transfer them to an EQi Flexible Stocks and Shares ISA (EQi ISA).

This transfer has to take place within 90 days of buying the shares to avoid a CGT liability.

No Choices 1 & 2 maybe best for you,

on the Share Schemes Microsite and FAQs. Both choices allow you to sell the shares at a later date.

more information can be found

NB. If you continue to hold shares the value of them could fall and you may not get all your money back or it could increase and your gain is now above the CGT tax free allowance limit and any sales outside of the ISA will incur a CGT liability.

Choice 3:

Buy shares at the discounted share price and sell them using the Share Sale Service.

Choice 1:

Buy shares at the discounted share price and transfer them to a Share Service account.

This transfer to an ISA has to take place within 90 days of buying the shares to avoid a CGT liability.

Any future sale from the share service account will have a CGT liability if you have a Capital Gain that is greater than the CGT tax free allowance.

Choice 2:

Buy shares at the discounted share price and transfer them to an EQi ISA.

This transfer has to take place within 90 days of buying the shares to avoid a CGT liability.

Would you like quick access to your sale proceeds by giving one instruction via the share schemes website?

Key dates including the sale dates for instructions given via the Share schemes website are on the Share schemes microsite.

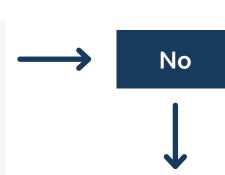
NB. Any sale may take more than one day to complete which means a delay to you receiving your sale proceeds.



Choice 3 maybe best for you.

Choice 3:

Buy shares at the discounted share price and sell them using the Share Sale Service.



No

best for you.

Choice 1 maybe

Choice 1:

Buy shares at the discounted share price and transfer them to Marks and Spencer Share Service (Share Service). From here you can transfer to your Spouse / Civil Partner or transfer to an ISA (that isn't an EQi ISA).

This transfer to an ISA has to take place within 90 days of buying the shares to avoid a CGT liability.

Any future sale from the share service account

Choice 1: Buy shares at the discounted share price and transfer them to Marks and Spencer Share Service (Share Service). From here you can transfer to your Spouse / Civil Partner or transfer to an ISA (that isn't an EQi ISA).

This transfer to an ISA has to take place within 90 days of buying the shares to avoid a CGT liability.

Any future sale from the share service account will have a CGT liability if you have a Capital Gain that is greater than the

Choice 2:

Choices 1 & 2 maybe best for you

as you can sell from an EQi ISA

or ISA and shelter the Capital Gain

from a CGT liability.

More information can be found on the

Share schemes microsite and FAQs.

Buy shares at the discounted share price and transfer them to an EQi Flexible Stocks and Shares ISA (EQi ISA).

This transfer has to take place within 90 days of buying the shares to avoid a CGT liability.

will have a CGT liability if you have a Capital Gain that is greater than the CGT tax free allowance. CGT tax free allowance.

Go back to the share schemes microsite for more detailed

information on all these choices and the FAQs.

be for you, see the FAQs and book on to a WEALTH at work session to find out more.

None of this is financial advice and is guidance only. It is for you to explore what the best choice may